



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: I am turning 65 and will soon be eligible for Medicare. I was considering getting a Medicare Supplement Plan, but I have been told there are big changes coming with those plans.

A: A Medicare Supplement Insurance (Medigap) policy helps pay some of the health care costs that Original Medicare doesn't cover, like:

- Copayments
- Coinsurance
- Deductibles

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

As of 2020, Medicare Supplement plans (also known as Medigap plans) will no longer sell new Medigap Plan C or F. These plans essentially give the policyholder 100% coverage.

Even if your Plan F is grandfathered in, and therefore you are allowed to get another Plan F after 2020, there is no guaranteed issue to do so.

"Newly eligible" enrollees cannot buy Plans C, F, or F High Deductible after January 1, 2020.

Newly eligible means those who turn 65 on or after January 1, 2020, or first become eligible for Medicare due to age, disability or end-stage renal disease, on or after January 1, 2020,

For the "newly eligible," Plans D, G, and G High Deductible replace Plans C, F and F High deductible. All other Medigap plans remain unchanged.

If you are 65 or will be before January 1, 2020, these changes DO NOT affect you. You can still buy Plans C, F and F High deductible, even after the changes go into effect for the newly eligible.

Those who already have these plans will still be able to keep their policies and can purchase Plans C or F and F High

deductible on or after January 1, 2020.

Be aware of scams during this time of transition. Don't be pressured to change your plan if it is not necessary for you.

If you have any questions about Medicare Supplement Plans or any questions related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.